

DELAWARE COMPENSATION RATING BUREAU, INC.

Proposed Excess Loss (Pure Premium) Factors

Proposed excess loss (pure premium) factors are shown on the last page of the attachment together with the current factors and the percentage change.

The excess loss analysis relies almost entirely on actual Delaware size of loss data.

Because of the relatively small number of large claims (claims over \$1,000,000) in Delaware, excess ratios over \$1,000,000 have been established based on Pennsylvania relativities at higher loss limits. Those Pennsylvania relativities are applied to Delaware excess factors at \$1,000,000. For example, if the Pennsylvania excess loss ratio at \$5,000,000 is one-half the Pennsylvania excess loss ratio at \$1,000,000 then the Delaware excess loss ratio at \$5,000,000 will be equal to the Delaware excess loss ratio at \$1,000,000 multiplied by one-half. This approach is analogous to procedures used in prior Pennsylvania filings where excess loss factors at higher limits were based on Pennsylvania excess indications at a designated level and National Council on Compensation Insurance, Inc. excess loss factor relativities above that selected threshold.

Page 1, Exhibit I shows average claim costs by hazard group within each type of injury as well as overall average costs for all hazard groups combined. Total incurred loss weights by type of injury and hazard group are shown in Exhibit II. Factors representing Pennsylvania relativities at loss limits above \$1,000,000 are shown in Exhibit III.

Page 2 derives excess loss ratios by loss limitation for Hazard Group A using type of injury loss distributions from Exhibit 17a. The excess ratios by type of injury are weighted together and the resulting average pure excess loss ratios are shown in the last column on the page.

Pages 3 through 8 use the same approach to calculate excess ratios for Hazard Groups B through G respectively.

Page 9 columns (1) through (7) display the overall average excess ratios from pages 2-8. In addition, ratios above \$1,000,000 are calculated using the relativities from Exhibit III page 1. Since published loss costs in Delaware include a provision for loss based assessments it is necessary to apply an adjustment factor to express the excess ratios as a function of loss costs. This is shown in Columns (8) - (14) of page 9.

A risk load of 0.005, subject to a maximum equal to one-half each excess loss factor, was added. The resulting factors are shown in columns (15) - (21) of page 9.

The proposed excess loss factors shown on page 10 may differ slightly from these indicated on page 9. Excess loss factors will generally reflect incremental costs per unit of exposure which decrease as loss limitation levels increase. To maintain this pattern, minor modifications to the indicated values on page 9 may have been made and the resulting factors are shown on page 10.

Page 10 compares the proposed 2013 excess loss factors with the current 2012 excess loss factors.

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DELAWARE  
Effective:12/1/13

Exhibit I Adjusted Average Cost Per Case by Injury Types for Each Hazard Group

I.	Injury Type	Average Cost Per Case							
		A	B	C	D	E	F	G	
	Fatal								
	P.T.								
	PP								
	T.T.								
	M.O								
					Hazard Group				
II.	Injury Type	A	B	C	D	E	F	G	
	Fatal	386,448	432,688	484,460	542,427	607,329	679,998	761,361	
	P.T.	1,710,852	2,028,207	2,404,428	2,850,437	3,379,178	4,005,998	4,749,090	
	PP	273,189	297,717	324,447	353,577	385,323	419,919	457,620	
	T.T.	33,426	34,485	35,577	36,704	37,867	39,067	40,304	
	M.O	1,790	2,149	2,579	3,096	3,716	4,461	5,355	

Exhibit II Combined Injury Weights

	A	B	C	D	E	F	G
Type of Injury	Injury Weights	Injury Weights	Injury Weights	Injury Weights	Injury Weights	Injury Weights	Injury Weights
Death	0.007	0.007	0.007	0.007	0.007	0.007	0.007
P.T.	0.029	0.063	0.048	0.062	0.071	0.099	0.144
PP	0.683	0.698	0.713	0.728	0.743	0.758	0.773
T.T.	0.226	0.184	0.177	0.156	0.136	0.102	0.049
Medical Only	0.055	0.048	0.055	0.047	0.043	0.034	0.027
Total	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit III Pennsylvania Relative to \$1,000,000

	A	B	C	D	E	F	G
\$1,000,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
\$2,000,000	0.488	0.496	0.503	0.522	0.537	0.572	0.602
\$3,000,000	0.319	0.323	0.330	0.345	0.358	0.394	0.428
\$4,000,000	0.233	0.234	0.240	0.254	0.266	0.295	0.328
\$5,000,000	0.179	0.185	0.189	0.200	0.210	0.234	0.263
\$6,000,000	0.145	0.149	0.155	0.164	0.171	0.193	0.218
\$7,000,000	0.123	0.126	0.128	0.137	0.145	0.163	0.186
\$8,000,000	0.105	0.106	0.111	0.118	0.125	0.141	0.161
\$9,000,000	0.088	0.092	0.096	0.102	0.109	0.123	0.141
\$10,000,000	0.076	0.081	0.084	0.090	0.096	0.109	0.126

DELAWARE

Excess Loss Factors Calculation  
Hazard Group A

LOSS LIMIT	DEATH				P.T.				PP				T.T				M.O				AVE. EX. RAT.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	
\$10,000	0.03	0.007	0.979	0.007	0.01	0.029	0.995	0.029	0.04	0.683	0.966	0.660	0.30	0.226	0.806	0.182	5.59	0.055	0.212	0.0117	0.890
\$15,000	0.04		0.969	0.007	0.01		0.992	0.029	0.05		0.949	0.648	0.45		0.746	0.169	8.38		0.165	0.0091	0.862
\$20,000	0.05		0.959	0.007	0.01		0.989	0.029	0.07		0.934	0.638	0.60		0.698	0.158	11.17		0.138	0.0076	0.840
\$25,000	0.06		0.949	0.007	0.01		0.986	0.029	0.09		0.919	0.628	0.75		0.658	0.149	13.97		0.121	0.0067	0.820
\$30,000	0.08		0.940	0.007	0.02		0.984	0.029	0.11		0.904	0.617	0.90		0.624	0.141	16.76		0.108	0.0059	0.800
\$35,000	0.09		0.931	0.007	0.02		0.981	0.028	0.13		0.891	0.609	1.05		0.596	0.135	19.55		0.099	0.0054	0.784
\$40,000	0.10		0.922	0.006	0.02		0.978	0.028	0.15		0.877	0.599	1.20		0.572	0.129	22.34		0.092	0.0051	0.767
\$50,000	0.13		0.904	0.006	0.03		0.973	0.028	0.18		0.853	0.583	1.50		0.533	0.120	27.93		0.081	0.0045	0.742
\$75,000	0.19		0.859	0.006	0.04		0.959	0.028	0.27		0.798	0.545	2.24		0.468	0.106	41.90		0.066	0.0036	0.689
\$100,000	0.26		0.813	0.006	0.06		0.946	0.027	0.37		0.752	0.514	2.99		0.428	0.097	55.86		0.057	0.0031	0.647
\$125,000	0.32		0.768	0.005	0.07		0.933	0.027	0.46		0.713	0.487	3.74		0.399	0.090	69.83		0.051	0.0028	0.612
\$150,000	0.39		0.724	0.005	0.09		0.920	0.027	0.55		0.678	0.463	4.49		0.378	0.085	83.79		0.047	0.0026	0.583
\$175,000	0.45		0.681	0.005	0.10		0.908	0.026	0.64		0.647	0.442	5.24		0.360	0.081	97.76		0.042	0.0023	0.556
\$200,000	0.52		0.640	0.004	0.12		0.895	0.026	0.73		0.618	0.422	5.98		0.345	0.078	111.72		0.038	0.0021	0.532
\$225,000	0.58		0.601	0.004	0.13		0.883	0.026	0.82		0.590	0.403	6.73		0.330	0.075	125.69		0.034	0.0019	0.510
\$250,000	0.65		0.562	0.004	0.15		0.870	0.025	0.92		0.563	0.385	7.48		0.317	0.072	139.65		0.031	0.0017	0.488
\$275,000	0.71		0.523	0.004	0.16		0.858	0.025	1.01		0.538	0.367	8.23		0.304	0.069	153.62		0.027	0.0015	0.467
\$300,000	0.78		0.485	0.003	0.18		0.846	0.025	1.10		0.513	0.350	8.98		0.292	0.066	167.58		0.024	0.0013	0.445
\$325,000	0.84		0.449	0.003	0.19		0.834	0.024	1.19		0.489	0.334	9.72		0.280	0.063	181.55		0.021	0.0012	0.425
\$350,000	0.91		0.414	0.003	0.20		0.822	0.024	1.28		0.466	0.318	10.47		0.269	0.061	195.51		0.018	0.0010	0.407
\$375,000	0.97		0.381	0.003	0.22		0.811	0.024	1.37		0.444	0.303	11.22		0.258	0.058	209.48		0.016	0.0009	0.389
\$400,000	1.04		0.350	0.002	0.23		0.799	0.023	1.46		0.423	0.289	11.97		0.247	0.056	223.44		0.013	0.0007	0.371
\$425,000	1.10		0.321	0.002	0.25		0.788	0.023	1.56		0.403	0.275	12.71		0.237	0.054	237.41		0.011	0.0006	0.355
\$450,000	1.16		0.293	0.002	0.26		0.777	0.023	1.65		0.384	0.262	13.46		0.228	0.052	251.37		0.009	0.0005	0.340
\$475,000	1.23		0.267	0.002	0.28		0.765	0.022	1.74		0.366	0.250	14.21		0.218	0.049	265.34		0.007	0.0004	0.323
\$500,000	1.29		0.243	0.002	0.29		0.754	0.022	1.83		0.349	0.238	14.96		0.210	0.047	279.31		0.005	0.0003	0.309
\$600,000	1.55		0.166	0.001	0.35		0.712	0.021	2.20		0.288	0.197	17.95		0.178	0.040	335.17		0.002	0.0001	0.259
\$700,000	1.81		0.112	0.001	0.41		0.672	0.019	2.56		0.238	0.163	20.94		0.152	0.034	391.03		0.000	0.0000	0.217
\$800,000	2.07		0.075	0.001	0.47		0.635	0.018	2.93		0.198	0.135	23.93		0.130	0.029	446.89		0.000	0.0000	0.183
\$900,000	2.33		0.050	0.000	0.53		0.600	0.017	3.29		0.165	0.113	26.93		0.111	0.025	502.75		0.000	0.0000	0.155
\$1,000,000	2.59		0.0339	0.0002	0.58		0.5667	0.0164	3.66		0.1380	0.0943	29.92		0.0962	0.0217	558.61		0.0000	0.0000	0.1326
\$2,000,000	5.18		0.0015	0.0000	1.17		0.3330	0.0097	7.32		0.0293	0.0200	59.83		0.0265	0.0060	1117.22		0.0000	0.0000	0.0357
\$3,000,000	7.76		0.0002	0.0000	1.75		0.2014	0.0058	10.98		0.0083	0.0057	89.75		0.0093	0.0021	1675.83		0.0000	0.0000	0.0136
\$4,000,000	10.35		0.0000	0.0000	2.34		0.1202	0.0035	14.64		0.0029	0.0020	119.67		0.0039	0.0009	2234.44		0.0000	0.0000	0.0064
\$5,000,000	12.94		0.0000	0.0000	2.92		0.0675	0.0020	18.30		0.0013	0.0009	149.58		0.0018	0.0004	2793.05		0.0000	0.0000	0.0033
\$6,000,000	15.53		0.0000	0.0000	3.51		0.0323	0.0009	21.96		0.0006	0.0004	179.50		0.0009	0.0002	3351.66		0.0000	0.0000	0.0015
\$7,000,000	18.11		0.0000	0.0000	4.09		0.0086	0.0002	25.62		0.0002	0.0001	209.42		0.0005	0.0001	3910.27		0.0000	0.0000	0.0004
\$8,000,000	20.70		0.0000	0.0000	4.68		0.0000	0.0000	29.28		0.0000	0.0000	239.34		0.0003	0.0001	4468.88		0.0000	0.0000	0.0001
\$9,000,000	23.29		0.0000	0.0000	5.26		0.0000	0.0000	32.94		0.0000	0.0000	269.25		0.0001	0.0000	5027.49		0.0000	0.0000	0.0000
\$10,000,000	25.88		0.0000	0.0000	5.85		0.0000	0.0000	36.60		0.0000	0.0000	299.17		0.0000	0.0000	5586.10		0.0000	0.0000	0.0000

Death Average Cost Per Case	\$386,448
P.T. Average Cost Per Case	\$1,710,852
P.P Average Cost Per Case	\$273,189
T.T. Average Cost Per Case	\$33,426

DELAWARE

Excess Loss Factors Calculation  
Hazard Group B

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O				AVE. EX. RAT.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	
\$10,000	0.02	0.007	0.981	0.007	0.00	0.063	0.995	0.063	0.03	0.698	0.968	0.676	0.29	0.184	0.810	0.149	4.65	0.048	0.237	0.0114	0.906
\$15,000	0.03		0.972	0.007	0.01		0.993	0.063	0.05		0.953	0.665	0.43		0.751	0.138	6.98		0.185	0.0089	0.882
\$20,000	0.05		0.963	0.007	0.01		0.991	0.062	0.07		0.939	0.655	0.58		0.703	0.129	9.31		0.155	0.0074	0.860
\$25,000	0.06		0.954	0.007	0.01		0.988	0.062	0.08		0.925	0.646	0.72		0.663	0.122	11.63		0.135	0.0065	0.844
\$30,000	0.07		0.946	0.007	0.01		0.986	0.062	0.10		0.911	0.636	0.87		0.630	0.116	13.96		0.121	0.0058	0.827
\$35,000	0.08		0.938	0.007	0.02		0.984	0.062	0.12		0.898	0.627	1.01		0.602	0.111	16.29		0.110	0.0053	0.812
\$40,000	0.09		0.930	0.007	0.02		0.982	0.062	0.13		0.886	0.618	1.16		0.578	0.106	18.62		0.102	0.0049	0.798
\$50,000	0.12		0.914	0.006	0.02		0.977	0.062	0.17		0.863	0.602	1.45		0.538	0.099	23.27		0.090	0.0043	0.773
\$75,000	0.17		0.873	0.006	0.04		0.965	0.061	0.25		0.811	0.566	2.17		0.473	0.087	34.90		0.073	0.0035	0.724
\$100,000	0.23		0.833	0.006	0.05		0.954	0.060	0.34		0.767	0.535	2.90		0.432	0.079	46.54		0.063	0.0030	0.683
\$125,000	0.29		0.792	0.006	0.06		0.943	0.059	0.42		0.728	0.508	3.62		0.403	0.074	58.17		0.056	0.0027	0.650
\$150,000	0.35		0.752	0.005	0.07		0.932	0.059	0.50		0.695	0.485	4.35		0.381	0.070	69.81		0.051	0.0024	0.621
\$175,000	0.40		0.713	0.005	0.09		0.921	0.058	0.59		0.664	0.463	5.07		0.363	0.067	81.44		0.047	0.0023	0.595
\$200,000	0.46		0.675	0.005	0.10		0.911	0.057	0.67		0.637	0.445	5.80		0.348	0.064	93.08		0.044	0.0021	0.573
\$225,000	0.52		0.639	0.004	0.11		0.900	0.057	0.76		0.610	0.426	6.52		0.334	0.061	104.71		0.040	0.0019	0.550
\$250,000	0.58		0.603	0.004	0.12		0.890	0.056	0.84		0.585	0.408	7.25		0.321	0.059	116.34		0.037	0.0018	0.529
\$275,000	0.64		0.568	0.004	0.14		0.879	0.055	0.92		0.561	0.392	7.97		0.309	0.057	127.98		0.034	0.0016	0.510
\$300,000	0.69		0.534	0.004	0.15		0.869	0.055	1.01		0.538	0.376	8.70		0.297	0.055	139.61		0.031	0.0015	0.492
\$325,000	0.75		0.500	0.004	0.16		0.859	0.054	1.09		0.515	0.359	9.42		0.285	0.052	151.25		0.028	0.0013	0.470
\$350,000	0.81		0.467	0.003	0.17		0.849	0.053	1.18		0.493	0.344	10.15		0.274	0.050	162.88		0.025	0.0012	0.451
\$375,000	0.87		0.435	0.003	0.18		0.838	0.053	1.26		0.471	0.329	10.87		0.263	0.048	174.52		0.023	0.0011	0.434
\$400,000	0.92		0.404	0.003	0.20		0.828	0.052	1.34		0.451	0.315	11.60		0.253	0.047	186.15		0.020	0.0010	0.418
\$425,000	0.98		0.375	0.003	0.21		0.818	0.052	1.43		0.431	0.301	12.32		0.243	0.045	197.78		0.018	0.0009	0.402
\$450,000	1.04		0.348	0.002	0.22		0.809	0.051	1.51		0.413	0.288	13.05		0.233	0.043	209.42		0.016	0.0008	0.385
\$475,000	1.10		0.322	0.002	0.23		0.799	0.050	1.60		0.395	0.276	13.77		0.224	0.041	221.05		0.014	0.0007	0.370
\$500,000	1.16		0.297	0.002	0.25		0.789	0.050	1.68		0.378	0.264	14.50		0.215	0.040	232.69		0.012	0.0006	0.357
\$600,000	1.39		0.212	0.001	0.30		0.752	0.047	2.02		0.316	0.221	17.40		0.184	0.034	279.23		0.005	0.0002	0.303
\$700,000	1.62		0.148	0.001	0.35		0.716	0.045	2.35		0.265	0.185	20.30		0.157	0.029	325.76		0.002	0.0001	0.260
\$800,000	1.85		0.105	0.001	0.39		0.682	0.043	2.69		0.223	0.156	23.20		0.135	0.025	372.30		0.001	0.0000	0.225
\$900,000	2.08		0.074	0.001	0.44		0.650	0.041	3.02		0.188	0.131	26.10		0.116	0.021	418.84		0.000	0.0000	0.194
\$1,000,000	2.31		0.0515	0.0004	0.49		0.6192	0.0390	3.36		0.1596	0.1114	29.00		0.1006	0.0185	465.38		0.0000	0.0000	0.1693
\$2,000,000	4.62		0.0026	0.0000	0.99		0.3913	0.0247	6.72		0.0370	0.0258	58.00		0.0284	0.0052	930.75		0.0000	0.0000	0.0557
\$3,000,000	6.93		0.0003	0.0000	1.48		0.2548	0.0161	10.08		0.0111	0.0077	87.00		0.0102	0.0019	1396.13		0.0000	0.0000	0.0257
\$4,000,000	9.24		0.0001	0.0000	1.97		0.1667	0.0105	13.44		0.0040	0.0028	115.99		0.0043	0.0008	1861.50		0.0000	0.0000	0.0141
\$5,000,000	11.56		0.0000	0.0000	2.47		0.1068	0.0067	16.79		0.0018	0.0013	144.99		0.0020	0.0004	2326.88		0.0000	0.0000	0.0084
\$6,000,000	13.87		0.0000	0.0000	2.96		0.0650	0.0041	20.15		0.0009	0.0006	173.99		0.0011	0.0002	2792.25		0.0000	0.0000	0.0049
\$7,000,000	16.18		0.0000	0.0000	3.45		0.0351	0.0022	23.51		0.0004	0.0003	202.99		0.0006	0.0001	3257.63		0.0000	0.0000	0.0026
\$8,000,000	18.49		0.0000	0.0000	3.94		0.0137	0.0009	26.87		0.0001	0.0001	231.99		0.0003	0.0001	3723.00		0.0000	0.0000	0.0011
\$9,000,000	20.80		0.0000	0.0000	4.44		0.0000	0.0000	30.23		0.0000	0.0000	260.99		0.0001	0.0000	4188.38		0.0000	0.0000	0.0000
\$10,000,000	23.11		0.0000	0.0000	4.93		0.0000	0.0000	33.59		0.0000	0.0000	289.98		0.0000	0.0000	4653.75		0.0000	0.0000	0.0000

Death Average Cost Per Case	\$432,688
P.T. Average Cost Per Case	\$2,028,207
P.P Average Cost Per Case	\$297,717
T.T. Average Cost Per Case	\$34,485

DELAWARE

Excess Loss Factors Calculation  
Hazard Group C

LOSS LIMIT	DEATH				P.T.				PP				TT				M.O				AVE. EX. RAT.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	
\$10,000	0.02	0.007	0.983	0.007	0.00	0.048	0.996	0.048	0.03	0.713	0.971	0.692	0.28	0.177	0.814	0.144	3.88	0.055	0.263	0.0145	0.906
\$15,000	0.03		0.975	0.007	0.01		0.994	0.048	0.05		0.957	0.682	0.42		0.756	0.134	5.82		0.207	0.0114	0.882
\$20,000	0.04		0.967	0.007	0.01		0.992	0.048	0.06		0.943	0.672	0.56		0.708	0.125	7.75		0.173	0.0095	0.862
\$25,000	0.05		0.959	0.007	0.01		0.990	0.048	0.08		0.930	0.663	0.70		0.669	0.118	9.69		0.151	0.0083	0.844
\$30,000	0.06		0.951	0.007	0.01		0.988	0.047	0.09		0.918	0.655	0.84		0.636	0.113	11.63		0.135	0.0074	0.829
\$35,000	0.07		0.944	0.007	0.01		0.986	0.047	0.11		0.906	0.646	0.98		0.608	0.108	13.57		0.123	0.0068	0.815
\$40,000	0.08		0.937	0.007	0.02		0.984	0.047	0.12		0.894	0.637	1.12		0.584	0.103	15.51		0.113	0.0062	0.800
\$50,000	0.10		0.922	0.006	0.02		0.981	0.047	0.15		0.872	0.622	1.41		0.544	0.096	19.39		0.099	0.0054	0.776
\$75,000	0.15		0.886	0.006	0.03		0.971	0.047	0.23		0.823	0.587	2.11		0.477	0.084	29.08		0.080	0.0044	0.728
\$100,000	0.21		0.850	0.006	0.04		0.961	0.046	0.31		0.780	0.556	2.81		0.436	0.077	38.77		0.069	0.0038	0.689
\$125,000	0.26		0.814	0.006	0.05		0.951	0.046	0.39		0.743	0.530	3.51		0.407	0.072	48.46		0.061	0.0034	0.657
\$150,000	0.31		0.778	0.005	0.06		0.942	0.045	0.46		0.711	0.507	4.22		0.385	0.068	58.16		0.056	0.0031	0.628
\$175,000	0.36		0.742	0.005	0.07		0.933	0.045	0.54		0.681	0.486	4.92		0.367	0.065	67.85		0.052	0.0029	0.604
\$200,000	0.41		0.707	0.005	0.08		0.924	0.044	0.62		0.655	0.467	5.62		0.352	0.062	77.54		0.049	0.0027	0.581
\$225,000	0.46		0.674	0.005	0.09		0.915	0.044	0.69		0.630	0.449	6.32		0.338	0.060	87.23		0.046	0.0025	0.561
\$250,000	0.52		0.641	0.004	0.10		0.906	0.043	0.77		0.606	0.432	7.03		0.325	0.058	96.93		0.043	0.0024	0.539
\$275,000	0.57		0.610	0.004	0.11		0.897	0.043	0.85		0.583	0.416	7.73		0.313	0.055	106.62		0.040	0.0022	0.520
\$300,000	0.62		0.578	0.004	0.12		0.888	0.043	0.92		0.561	0.400	8.43		0.301	0.053	116.31		0.037	0.0020	0.502
\$325,000	0.67		0.547	0.004	0.14		0.880	0.042	1.00		0.539	0.384	9.14		0.290	0.051	126.00		0.034	0.0019	0.483
\$350,000	0.72		0.517	0.004	0.15		0.871	0.042	1.08		0.518	0.369	9.84		0.279	0.049	135.70		0.032	0.0018	0.466
\$375,000	0.77		0.487	0.003	0.16		0.862	0.041	1.16		0.498	0.355	10.54		0.268	0.047	145.39		0.029	0.0016	0.448
\$400,000	0.83		0.457	0.003	0.17		0.854	0.041	1.23		0.478	0.341	11.24		0.258	0.046	155.08		0.027	0.0015	0.433
\$425,000	0.88		0.429	0.003	0.18		0.845	0.041	1.31		0.459	0.327	11.95		0.248	0.044	164.77		0.025	0.0014	0.416
\$450,000	0.93		0.402	0.003	0.19		0.837	0.040	1.39		0.441	0.314	12.65		0.238	0.042	174.47		0.023	0.0013	0.400
\$475,000	0.98		0.376	0.003	0.20		0.828	0.040	1.46		0.423	0.302	13.35		0.229	0.041	184.16		0.021	0.0012	0.387
\$500,000	1.03		0.352	0.002	0.21		0.820	0.039	1.54		0.406	0.289	14.05		0.220	0.039	193.85		0.019	0.0010	0.370
\$600,000	1.24		0.264	0.002	0.25		0.787	0.038	1.85		0.345	0.246	16.86		0.189	0.033	232.62		0.012	0.0007	0.320
\$700,000	1.44		0.195	0.001	0.29		0.755	0.036	2.16		0.293	0.209	19.68		0.162	0.029	271.39		0.006	0.0003	0.275
\$800,000	1.65		0.139	0.001	0.33		0.725	0.035	2.47		0.250	0.178	22.49		0.140	0.025	310.16		0.003	0.0002	0.239
\$900,000	1.86		0.104	0.001	0.37		0.696	0.033	2.77		0.213	0.152	25.30		0.121	0.021	348.93		0.001	0.0001	0.207
\$1,000,000	2.06		0.0754	0.0005	0.42		0.6679	0.0321	3.08		0.1829	0.1304	28.11		0.1051	0.0186	387.70		0.0000	0.0000	0.1816
\$2,000,000	4.13		0.0045	0.0000	0.83		0.4497	0.0216	6.16		0.0461	0.0329	56.22		0.0304	0.0054	775.40		0.0000	0.0000	0.0599
\$3,000,000	6.19		0.0006	0.0000	1.25		0.3110	0.0149	9.25		0.0146	0.0104	84.32		0.0111	0.0020	1163.11		0.0000	0.0000	0.0273
\$4,000,000	8.26		0.0001	0.0000	1.66		0.2175	0.0104	12.33		0.0055	0.0039	112.43		0.0047	0.0008	1550.81		0.0000	0.0000	0.0151
\$5,000,000	10.32		0.0000	0.0000	2.08		0.1517	0.0073	15.41		0.0024	0.0017	140.54		0.0023	0.0004	1938.51		0.0000	0.0000	0.0094
\$6,000,000	12.38		0.0000	0.0000	2.50		0.1038	0.0050	18.49		0.0012	0.0009	168.65		0.0012	0.0002	2326.21		0.0000	0.0000	0.0061
\$7,000,000	14.45		0.0000	0.0000	2.91		0.0684	0.0033	21.58		0.0006	0.0004	196.76		0.0007	0.0001	2713.91		0.0000	0.0000	0.0038
\$8,000,000	16.51		0.0000	0.0000	3.33		0.0417	0.0020	24.66		0.0003	0.0002	224.86		0.0004	0.0001	3101.62		0.0000	0.0000	0.0023
\$9,000,000	18.58		0.0000	0.0000	3.74		0.0216	0.0010	27.74		0.0000	0.0000	252.97		0.0002	0.0000	3489.32		0.0000	0.0000	0.0010
\$10,000,000	20.64		0.0000	0.0000	4.16		0.0064	0.0003	30.82		0.0000	0.0000	281.08		0.0001	0.0000	3877.02		0.0000	0.0000	0.0003

Death Average Cost Per Case	\$484,460
P.T. Average Cost Per Case	\$2,404,428
P.P Average Cost Per Case	\$324,447
T.T. Average Cost Per Case	\$35,577

DELAWARE

Excess Loss Factors Calculation  
Hazard Group D

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O				AVE. EX. RAT.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	
\$10,000	0.02	0.007	0.984	0.007	0.00	0.062	0.997	0.062	0.03	0.728	0.973	0.708	0.27	0.156	0.818	0.128	3.23	0.047	0.292	0.0137	0.919
\$15,000	0.03		0.977	0.007	0.01		0.995	0.062	0.04		0.960	0.699	0.41		0.761	0.119	4.84		0.231	0.0109	0.898
\$20,000	0.04		0.970	0.007	0.01		0.993	0.062	0.06		0.948	0.690	0.54		0.714	0.111	6.46		0.194	0.0091	0.879
\$25,000	0.05		0.963	0.007	0.01		0.992	0.062	0.07		0.936	0.681	0.68		0.675	0.105	8.07		0.169	0.0079	0.863
\$30,000	0.06		0.956	0.007	0.01		0.990	0.061	0.08		0.924	0.673	0.82		0.641	0.100	9.69		0.151	0.0071	0.848
\$35,000	0.06		0.949	0.007	0.01		0.989	0.061	0.10		0.913	0.665	0.95		0.613	0.096	11.30		0.137	0.0064	0.835
\$40,000	0.07		0.943	0.007	0.01		0.987	0.061	0.11		0.902	0.657	1.09		0.589	0.092	12.92		0.126	0.0059	0.823
\$50,000	0.09		0.930	0.007	0.02		0.984	0.061	0.14		0.881	0.641	1.36		0.549	0.086	16.15		0.111	0.0052	0.800
\$75,000	0.14		0.898	0.006	0.03		0.975	0.060	0.21		0.834	0.607	2.04		0.482	0.075	24.22		0.088	0.0041	0.752
\$100,000	0.18		0.866	0.006	0.04		0.967	0.060	0.28		0.794	0.578	2.72		0.440	0.069	32.30		0.076	0.0036	0.717
\$125,000	0.23		0.833	0.006	0.04		0.959	0.059	0.35		0.758	0.552	3.41		0.411	0.064	40.37		0.068	0.0032	0.684
\$150,000	0.28		0.801	0.006	0.05		0.951	0.059	0.42		0.726	0.529	4.09		0.388	0.061	48.45		0.061	0.0029	0.658
\$175,000	0.32		0.769	0.005	0.06		0.943	0.058	0.49		0.698	0.508	4.77		0.371	0.058	56.52		0.057	0.0027	0.632
\$200,000	0.37		0.737	0.005	0.07		0.935	0.058	0.57		0.672	0.489	5.45		0.355	0.055	64.60		0.053	0.0025	0.610
\$225,000	0.41		0.706	0.005	0.08		0.928	0.058	0.64		0.648	0.472	6.13		0.342	0.053	72.67		0.050	0.0024	0.590
\$250,000	0.46		0.676	0.005	0.09		0.920	0.057	0.71		0.625	0.455	6.81		0.329	0.051	80.75		0.048	0.0023	0.570
\$275,000	0.51		0.647	0.005	0.10		0.913	0.057	0.78		0.604	0.440	7.49		0.317	0.049	88.82		0.045	0.0021	0.553
\$300,000	0.55		0.618	0.004	0.11		0.905	0.056	0.85		0.583	0.424	8.17		0.305	0.048	96.90		0.043	0.0020	0.534
\$325,000	0.60		0.590	0.004	0.11		0.898	0.056	0.92		0.562	0.409	8.85		0.294	0.046	104.97		0.040	0.0019	0.517
\$350,000	0.65		0.563	0.004	0.12		0.890	0.055	0.99		0.542	0.395	9.54		0.283	0.044	113.05		0.038	0.0018	0.500
\$375,000	0.69		0.535	0.004	0.13		0.883	0.055	1.06		0.523	0.381	10.22		0.273	0.043	121.12		0.036	0.0017	0.485
\$400,000	0.74		0.508	0.004	0.14		0.875	0.054	1.13		0.504	0.367	10.90		0.263	0.041	129.20		0.034	0.0016	0.468
\$425,000	0.78		0.481	0.003	0.15		0.868	0.054	1.20		0.486	0.354	11.58		0.253	0.039	137.27		0.031	0.0015	0.452
\$450,000	0.83		0.455	0.003	0.16		0.861	0.053	1.27		0.468	0.341	12.26		0.243	0.038	145.35		0.029	0.0014	0.436
\$475,000	0.88		0.430	0.003	0.17		0.853	0.053	1.34		0.451	0.328	12.94		0.234	0.037	153.42		0.027	0.0013	0.422
\$500,000	0.92		0.406	0.003	0.18		0.846	0.052	1.41		0.434	0.316	13.62		0.226	0.035	161.50		0.025	0.0012	0.407
\$600,000	1.11		0.318	0.002	0.21		0.818	0.051	1.70		0.374	0.272	16.35		0.194	0.030	193.80		0.019	0.0009	0.356
\$700,000	1.29		0.245	0.002	0.25		0.790	0.049	1.98		0.322	0.234	19.07		0.168	0.026	226.09		0.013	0.0006	0.312
\$800,000	1.47		0.187	0.001	0.28		0.763	0.047	2.26		0.278	0.202	21.80		0.145	0.023	258.39		0.008	0.0004	0.273
\$900,000	1.66		0.137	0.001	0.32		0.737	0.046	2.55		0.240	0.175	24.52		0.126	0.020	290.69		0.004	0.0002	0.242
\$1,000,000	1.84		0.1062	0.0007	0.35		0.7122	0.0442	2.83		0.2077	0.1512	27.24		0.1091	0.0170	322.99		0.0020	0.0001	0.2132
\$2,000,000	3.69		0.0076	0.0001	0.70		0.5072	0.0314	5.66		0.0567	0.0413	54.49		0.0326	0.0051	645.99		0.0000	0.0000	0.0779
\$3,000,000	5.53		0.0010	0.0000	1.05		0.3689	0.0229	8.48		0.0191	0.0139	81.73		0.0121	0.0019	968.98		0.0000	0.0000	0.0387
\$4,000,000	7.37		0.0002	0.0000	1.40		0.2719	0.0169	11.31		0.0075	0.0055	108.98		0.0052	0.0008	1291.97		0.0000	0.0000	0.0232
\$5,000,000	9.22		0.0001	0.0000	1.75		0.2013	0.0125	14.14		0.0033	0.0024	136.22		0.0025	0.0004	1614.96		0.0000	0.0000	0.0153
\$6,000,000	11.06		0.0000	0.0000	2.10		0.1483	0.0092	16.97		0.0017	0.0012	163.47		0.0013	0.0002	1937.96		0.0000	0.0000	0.0106
\$7,000,000	12.90		0.0000	0.0000	2.46		0.1078	0.0067	19.80		0.0009	0.0007	190.71		0.0007	0.0001	2260.95		0.0000	0.0000	0.0075
\$8,000,000	14.75		0.0000	0.0000	2.81		0.0763	0.0047	22.63		0.0005	0.0004	217.96		0.0004	0.0001	2583.94		0.0000	0.0000	0.0052
\$9,000,000	16.59		0.0000	0.0000	3.16		0.0517	0.0032	25.45		0.0002	0.0001	245.20		0.0002	0.0000	2906.93		0.0000	0.0000	0.0033
\$10,000,000	18.44		0.0000	0.0000	3.51		0.0323	0.0020	28.28		0.0000	0.0000	272.45		0.0001	0.0000	3229.93		0.0000	0.0000	0.0020

Death Average Cost Per Case	\$542,427
P.T. Average Cost Per Case	\$2,850,437
P.P Average Cost Per Case	\$353,577
T.T. Average Cost Per Case	\$36,704

DELAWARE

Excess Loss Factors Calculation  
Hazard Group E

LOSS LIMIT	DEATH				P.T.				PP				T.T				M.O				AVE. EX. RAT.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	
\$10,000	0.02	0.007	0.986	0.007	0.00	0.071	0.997	0.071	0.03	0.743	0.975	0.724	0.26	0.136	0.822	0.112	2.69	0.043	0.323	0.0139	0.928
\$15,000	0.02		0.980	0.007	0.00		0.996	0.071	0.04		0.963	0.716	0.40		0.766	0.104	4.04		0.257	0.0111	0.909
\$20,000	0.03		0.973	0.007	0.01		0.994	0.071	0.05		0.952	0.707	0.53		0.719	0.098	5.38		0.217	0.0093	0.892
\$25,000	0.04		0.967	0.007	0.01		0.993	0.071	0.06		0.941	0.699	0.66		0.680	0.092	6.73		0.189	0.0081	0.877
\$30,000	0.05		0.961	0.007	0.01		0.992	0.070	0.08		0.930	0.691	0.79		0.647	0.088	8.07		0.169	0.0073	0.863
\$35,000	0.06		0.954	0.007	0.01		0.990	0.070	0.09		0.919	0.683	0.92		0.619	0.084	9.42		0.154	0.0066	0.851
\$40,000	0.07		0.948	0.007	0.01		0.989	0.070	0.10		0.909	0.675	1.06		0.595	0.081	10.76		0.142	0.0061	0.839
\$50,000	0.08		0.937	0.007	0.01		0.986	0.070	0.13		0.889	0.661	1.32		0.555	0.075	13.45		0.123	0.0053	0.818
\$75,000	0.12		0.908	0.006	0.02		0.979	0.070	0.19		0.845	0.628	1.98		0.487	0.066	20.18		0.097	0.0042	0.774
\$100,000	0.16		0.879	0.006	0.03		0.972	0.069	0.26		0.807	0.600	2.64		0.445	0.061	26.91		0.083	0.0036	0.740
\$125,000	0.21		0.851	0.006	0.04		0.965	0.069	0.32		0.772	0.574	3.30		0.415	0.056	33.64		0.074	0.0032	0.708
\$150,000	0.25		0.822	0.006	0.04		0.958	0.068	0.39		0.742	0.551	3.96		0.392	0.053	40.36		0.068	0.0029	0.681
\$175,000	0.29		0.793	0.006	0.05		0.952	0.068	0.45		0.714	0.531	4.62		0.374	0.051	47.09		0.062	0.0027	0.659
\$200,000	0.33		0.764	0.005	0.06		0.945	0.067	0.52		0.689	0.512	5.28		0.359	0.049	53.82		0.058	0.0025	0.636
\$225,000	0.37		0.736	0.005	0.07		0.938	0.067	0.58		0.666	0.495	5.94		0.345	0.047	60.54		0.055	0.0024	0.616
\$250,000	0.41		0.708	0.005	0.07		0.932	0.066	0.65		0.644	0.478	6.60		0.333	0.045	67.27		0.052	0.0022	0.596
\$275,000	0.45		0.681	0.005	0.08		0.926	0.066	0.71		0.623	0.463	7.26		0.321	0.044	74.00		0.050	0.0022	0.580
\$300,000	0.49		0.655	0.005	0.09		0.919	0.065	0.78		0.603	0.448	7.92		0.310	0.042	80.73		0.048	0.0021	0.562
\$325,000	0.54		0.630	0.004	0.10		0.913	0.065	0.84		0.584	0.434	8.58		0.299	0.041	87.45		0.046	0.0020	0.546
\$350,000	0.58		0.604	0.004	0.10		0.907	0.064	0.91		0.565	0.420	9.24		0.288	0.039	94.18		0.044	0.0019	0.529
\$375,000	0.62		0.579	0.004	0.11		0.900	0.064	0.97		0.547	0.406	9.90		0.278	0.038	100.91		0.042	0.0018	0.514
\$400,000	0.66		0.555	0.004	0.12		0.894	0.063	1.04		0.529	0.393	10.56		0.268	0.036	107.63		0.040	0.0017	0.498
\$425,000	0.70		0.530	0.004	0.13		0.888	0.063	1.10		0.512	0.380	11.22		0.258	0.035	114.36		0.038	0.0016	0.484
\$450,000	0.74		0.506	0.004	0.13		0.881	0.063	1.17		0.495	0.368	11.88		0.249	0.034	121.09		0.036	0.0015	0.471
\$475,000	0.78		0.482	0.003	0.14		0.875	0.062	1.23		0.478	0.355	12.54		0.240	0.033	127.81		0.034	0.0015	0.455
\$500,000	0.82		0.459	0.003	0.15		0.869	0.062	1.30		0.462	0.343	13.20		0.231	0.031	134.54		0.032	0.0014	0.440
\$600,000	0.99		0.373	0.003	0.18		0.844	0.060	1.56		0.403	0.299	15.84		0.200	0.027	161.45		0.025	0.0011	0.390
\$700,000	1.15		0.298	0.002	0.21		0.820	0.058	1.82		0.351	0.261	18.49		0.173	0.024	188.36		0.020	0.0009	0.346
\$800,000	1.32		0.235	0.002	0.24		0.797	0.057	2.08		0.306	0.227	21.13		0.150	0.020	215.27		0.015	0.0006	0.307
\$900,000	1.48		0.185	0.001	0.27		0.774	0.055	2.34		0.267	0.198	23.77		0.131	0.018	242.18		0.010	0.0004	0.272
\$1,000,000	1.65		0.1406	0.0010	0.30		0.7517	0.0534	2.60		0.2339	0.1738	26.41		0.1137	0.0155	269.08		0.0060	0.0003	0.2440
\$2,000,000	3.29		0.0125	0.0001	0.59		0.5628	0.0400	5.19		0.0690	0.0513	52.82		0.0348	0.0047	538.17		0.0000	0.0000	0.0961
\$3,000,000	4.94		0.0018	0.0000	0.89		0.4274	0.0303	7.79		0.0246	0.0183	79.22		0.0132	0.0018	807.25		0.0000	0.0000	0.0504
\$4,000,000	6.59		0.0004	0.0000	1.18		0.3288	0.0233	10.38		0.0100	0.0074	105.63		0.0057	0.0008	1076.33		0.0000	0.0000	0.0315
\$5,000,000	8.23		0.0001	0.0000	1.48		0.2547	0.0181	12.98		0.0046	0.0034	132.04		0.0028	0.0004	1345.42		0.0000	0.0000	0.0219
\$6,000,000	9.88		0.0000	0.0000	1.78		0.1976	0.0140	15.57		0.0023	0.0017	158.45		0.0015	0.0002	1614.50		0.0000	0.0000	0.0159
\$7,000,000	11.53		0.0000	0.0000	2.07		0.1528	0.0108	18.17		0.0013	0.0010	184.86		0.0008	0.0001	1883.58		0.0000	0.0000	0.0119
\$8,000,000	13.17		0.0000	0.0000	2.37		0.1170	0.0083	20.76		0.0008	0.0006	211.27		0.0005	0.0001	2152.67		0.0000	0.0000	0.0090
\$9,000,000	14.82		0.0000	0.0000	2.66		0.0882	0.0063	23.36		0.0004	0.0003	237.67		0.0003	0.0000	2421.75		0.0000	0.0000	0.0066
\$10,000,000	16.47		0.0000	0.0000	2.96		0.0649	0.0046	25.95		0.0001	0.0001	264.08		0.0001	0.0000	2690.83		0.0000	0.0000	0.0047

Death Average Cost Per Case	\$607,329
P.T. Average Cost Per Case	\$3,379,178
P.P Average Cost Per Case	\$385,323
T.T. Average Cost Per Case	\$37,867



DELAWARE

Excess Loss Factors Calculation  
Hazard Group F

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O				AVE. EX. RAT.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	
\$10,000	0.01	0.007	0.987	0.007	0.00	0.099	0.998	0.099	0.02	0.758	0.977	0.741	0.26	0.102	0.826	0.084	2.24	0.034	0.355	0.0121	0.943
\$15,000	0.02		0.982	0.007	0.00		0.997	0.099	0.04		0.966	0.732	0.38		0.770	0.079	3.36		0.286	0.0097	0.927
\$20,000	0.03		0.976	0.007	0.00		0.995	0.099	0.05		0.956	0.725	0.51		0.724	0.074	4.48		0.242	0.0082	0.913
\$25,000	0.04		0.970	0.007	0.01		0.994	0.098	0.06		0.945	0.716	0.64		0.686	0.070	5.60		0.212	0.0072	0.898
\$30,000	0.04		0.965	0.007	0.01		0.993	0.098	0.07		0.935	0.709	0.77		0.653	0.067	6.73		0.189	0.0064	0.887
\$35,000	0.05		0.959	0.007	0.01		0.992	0.098	0.08		0.925	0.701	0.90		0.625	0.064	7.85		0.172	0.0058	0.876
\$40,000	0.06		0.953	0.007	0.01		0.991	0.098	0.10		0.916	0.694	1.02		0.600	0.061	8.97		0.159	0.0054	0.865
\$50,000	0.07		0.943	0.007	0.01		0.988	0.098	0.12		0.897	0.680	1.28		0.560	0.057	11.21		0.138	0.0047	0.847
\$75,000	0.11		0.917	0.006	0.02		0.983	0.097	0.18		0.856	0.649	1.92		0.492	0.050	16.81		0.108	0.0037	0.806
\$100,000	0.15		0.892	0.006	0.02		0.977	0.097	0.24		0.819	0.621	2.56		0.449	0.046	22.42		0.092	0.0031	0.773
\$125,000	0.18		0.866	0.006	0.03		0.971	0.096	0.30		0.786	0.596	3.20		0.419	0.043	28.02		0.081	0.0028	0.744
\$150,000	0.22		0.840	0.006	0.04		0.965	0.096	0.36		0.756	0.573	3.84		0.396	0.040	33.63		0.074	0.0025	0.718
\$175,000	0.26		0.814	0.006	0.04		0.959	0.095	0.42		0.730	0.553	4.48		0.378	0.039	39.23		0.069	0.0023	0.695
\$200,000	0.29		0.789	0.006	0.05		0.953	0.094	0.48		0.705	0.534	5.12		0.362	0.037	44.83		0.064	0.0022	0.673
\$225,000	0.33		0.763	0.005	0.06		0.948	0.094	0.54		0.683	0.518	5.76		0.349	0.036	50.44		0.060	0.0020	0.655
\$250,000	0.37		0.738	0.005	0.06		0.942	0.093	0.60		0.662	0.502	6.40		0.337	0.034	56.04		0.057	0.0019	0.636
\$275,000	0.40		0.713	0.005	0.07		0.937	0.093	0.65		0.642	0.487	7.04		0.325	0.033	61.65		0.054	0.0018	0.620
\$300,000	0.44		0.689	0.005	0.07		0.931	0.092	0.71		0.623	0.472	7.68		0.314	0.032	67.25		0.052	0.0018	0.603
\$325,000	0.48		0.665	0.005	0.08		0.926	0.092	0.77		0.605	0.459	8.32		0.303	0.031	72.86		0.050	0.0017	0.589
\$350,000	0.51		0.642	0.004	0.09		0.920	0.091	0.83		0.587	0.445	8.96		0.292	0.030	78.46		0.048	0.0016	0.572
\$375,000	0.55		0.619	0.004	0.09		0.915	0.091	0.89		0.570	0.432	9.60		0.282	0.029	84.06		0.047	0.0016	0.558
\$400,000	0.59		0.597	0.004	0.10		0.910	0.090	0.95		0.553	0.419	10.24		0.272	0.028	89.67		0.045	0.0015	0.543
\$425,000	0.63		0.575	0.004	0.11		0.904	0.089	1.01		0.536	0.406	10.88		0.263	0.027	95.27		0.043	0.0015	0.528
\$450,000	0.66		0.553	0.004	0.11		0.899	0.089	1.07		0.520	0.394	11.52		0.254	0.026	100.88		0.042	0.0014	0.514
\$475,000	0.70		0.531	0.004	0.12		0.894	0.089	1.13		0.504	0.382	12.16		0.245	0.025	106.48		0.040	0.0014	0.501
\$500,000	0.74		0.509	0.004	0.12		0.888	0.088	1.19		0.489	0.371	12.80		0.236	0.024	112.09		0.038	0.0013	0.488
\$600,000	0.88		0.426	0.003	0.15		0.867	0.086	1.43		0.431	0.327	15.36		0.205	0.021	134.50		0.032	0.0011	0.438
\$700,000	1.03		0.353	0.002	0.17		0.847	0.084	1.67		0.380	0.288	17.92		0.178	0.018	156.92		0.026	0.0009	0.393
\$800,000	1.18		0.288	0.002	0.20		0.826	0.082	1.91		0.335	0.254	20.48		0.155	0.016	179.34		0.022	0.0007	0.355
\$900,000	1.32		0.233	0.002	0.22		0.806	0.080	2.14		0.296	0.224	23.04		0.136	0.014	201.75		0.017	0.0006	0.321
\$1,000,000	1.47		0.1880	0.0013	0.25		0.7869	0.0779	2.38		0.2612	0.1980	25.60		0.1189	0.0121	224.17		0.0130	0.0004	0.2897
\$2,000,000	2.94		0.0203	0.0001	0.50		0.6155	0.0609	4.76		0.0831	0.0630	51.19		0.0372	0.0038	448.34		0.0000	0.0000	0.1278
\$3,000,000	4.41		0.0032	0.0000	0.75		0.4854	0.0481	7.14		0.0313	0.0237	76.79		0.0143	0.0015	672.52		0.0000	0.0000	0.0733
\$4,000,000	5.88		0.0008	0.0000	1.00		0.3870	0.0383	9.53		0.0133	0.0101	102.39		0.0063	0.0006	896.69		0.0000	0.0000	0.0490
\$5,000,000	7.35		0.0002	0.0000	1.25		0.3109	0.0308	11.91		0.0062	0.0047	127.99		0.0031	0.0003	1120.86		0.0000	0.0000	0.0358
\$6,000,000	8.82		0.0001	0.0000	1.50		0.2508	0.0248	14.29		0.0032	0.0024	153.58		0.0017	0.0002	1345.03		0.0000	0.0000	0.0274
\$7,000,000	10.29		0.0000	0.0000	1.75		0.2024	0.0200	16.67		0.0018	0.0014	179.18		0.0009	0.0001	1569.20		0.0000	0.0000	0.0215
\$8,000,000	11.76		0.0000	0.0000	2.00		0.1631	0.0161	19.05		0.0011	0.0008	204.78		0.0006	0.0001	1793.38		0.0000	0.0000	0.0170
\$9,000,000	13.24		0.0000	0.0000	2.25		0.1307	0.0129	21.43		0.0007	0.0005	230.38		0.0003	0.0000	2017.55		0.0000	0.0000	0.0134
\$10,000,000	14.71		0.0000	0.0000	2.50		0.1037	0.0103	23.81		0.0004	0.0003	255.97		0.0002	0.0000	2241.72		0.0000	0.0000	0.0106

Death Average Cost Per Case \$679,998  
P.T. Average Cost Per Case \$4,005,998  
P.P Average Cost Per Case \$419,919  
T.T. Average Cost Per Case \$39,067

DELAWARE

Excess Loss Factors Calculation  
Hazard Group G

LOSS LIMIT	DEATH				P.T.				PP				TT				M.O				AVE. EX. RAT.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	
\$10,000	0.01	0.007	0.988	0.007	0.00	0.144	0.998	0.144	0.02	0.773	0.979	0.757	0.25	0.049	0.830	0.041	1.87	0.027	0.389	0.0105	0.960
\$15,000	0.02		0.983	0.007	0.00		0.997	0.144	0.03		0.969	0.749	0.37		0.775	0.038	2.80		0.316	0.0085	0.947
\$20,000	0.03		0.978	0.007	0.00		0.996	0.143	0.04		0.959	0.741	0.50		0.730	0.036	3.74		0.269	0.0073	0.934
\$25,000	0.03		0.973	0.007	0.01		0.995	0.143	0.05		0.950	0.734	0.62		0.691	0.034	4.67		0.236	0.0064	0.924
\$30,000	0.04		0.968	0.007	0.01		0.994	0.143	0.07		0.940	0.727	0.74		0.658	0.032	5.60		0.212	0.0057	0.915
\$35,000	0.05		0.963	0.007	0.01		0.993	0.143	0.08		0.931	0.720	0.87		0.630	0.031	6.54		0.193	0.0052	0.906
\$40,000	0.05		0.958	0.007	0.01		0.992	0.143	0.09		0.922	0.713	0.99		0.606	0.030	7.47		0.178	0.0048	0.898
\$50,000	0.07		0.948	0.007	0.01		0.990	0.143	0.11		0.905	0.700	1.24		0.566	0.028	9.34		0.155	0.0042	0.882
\$75,000	0.10		0.926	0.006	0.02		0.985	0.142	0.16		0.865	0.669	1.86		0.497	0.024	14.01		0.120	0.0032	0.844
\$100,000	0.13		0.903	0.006	0.02		0.980	0.141	0.22		0.830	0.642	2.48		0.454	0.022	18.68		0.102	0.0028	0.814
\$125,000	0.16		0.880	0.006	0.03		0.975	0.140	0.27		0.799	0.618	3.10		0.423	0.021	23.34		0.090	0.0024	0.787
\$150,000	0.20		0.857	0.006	0.03		0.971	0.140	0.33		0.771	0.596	3.72		0.400	0.020	28.01		0.081	0.0022	0.764
\$175,000	0.23		0.834	0.006	0.04		0.966	0.139	0.38		0.745	0.576	4.34		0.381	0.019	32.68		0.075	0.0020	0.742
\$200,000	0.26		0.811	0.006	0.04		0.961	0.138	0.44		0.721	0.557	4.96		0.366	0.018	37.35		0.070	0.0019	0.721
\$225,000	0.30		0.788	0.006	0.05		0.956	0.138	0.49		0.699	0.540	5.58		0.353	0.017	42.02		0.066	0.0018	0.703
\$250,000	0.33		0.765	0.005	0.05		0.951	0.137	0.55		0.679	0.525	6.20		0.340	0.017	46.69		0.063	0.0017	0.686
\$275,000	0.36		0.742	0.005	0.06		0.946	0.136	0.60		0.660	0.510	6.82		0.329	0.016	51.36		0.060	0.0016	0.669
\$300,000	0.39		0.720	0.005	0.06		0.941	0.136	0.66		0.642	0.496	7.44		0.318	0.016	56.03		0.057	0.0015	0.655
\$325,000	0.43		0.698	0.005	0.07		0.937	0.135	0.71		0.624	0.482	8.06		0.307	0.015	60.70		0.055	0.0015	0.639
\$350,000	0.46		0.677	0.005	0.07		0.932	0.134	0.76		0.608	0.470	8.68		0.297	0.015	65.36		0.053	0.0014	0.625
\$375,000	0.49		0.656	0.005	0.08		0.928	0.134	0.82		0.591	0.457	9.30		0.287	0.014	70.03		0.051	0.0014	0.611
\$400,000	0.53		0.636	0.004	0.08		0.923	0.133	0.87		0.575	0.444	9.92		0.277	0.014	74.70		0.049	0.0013	0.596
\$425,000	0.56		0.615	0.004	0.09		0.919	0.132	0.93		0.560	0.433	10.54		0.268	0.013	79.37		0.048	0.0013	0.583
\$450,000	0.59		0.595	0.004	0.09		0.914	0.132	0.98		0.544	0.421	11.17		0.259	0.013	84.04		0.047	0.0013	0.571
\$475,000	0.62		0.575	0.004	0.10		0.910	0.131	1.04		0.529	0.409	11.79		0.250	0.012	88.71		0.045	0.0012	0.557
\$500,000	0.66		0.556	0.004	0.11		0.905	0.130	1.09		0.514	0.397	12.41		0.242	0.012	93.38		0.044	0.0012	0.544
\$600,000	0.79		0.479	0.003	0.13		0.887	0.128	1.31		0.459	0.355	14.89		0.210	0.010	112.05		0.038	0.0010	0.497
\$700,000	0.92		0.407	0.003	0.15		0.869	0.125	1.53		0.409	0.316	17.37		0.184	0.009	130.73		0.033	0.0009	0.454
\$800,000	1.05		0.343	0.002	0.17		0.852	0.123	1.75		0.364	0.281	19.85		0.161	0.008	149.41		0.028	0.0008	0.415
\$900,000	1.18		0.286	0.002	0.19		0.835	0.120	1.97		0.324	0.250	22.33		0.141	0.007	168.08		0.024	0.0006	0.380
\$1,000,000	1.31		0.2365	0.0017	0.21		0.8176	0.1177	2.19		0.2892	0.2236	24.81		0.1241	0.0061	186.76		0.0200	0.0005	0.3496
\$2,000,000	2.63		0.0320	0.0002	0.42		0.6644	0.0957	4.37		0.0991	0.0766	49.62		0.0397	0.0019	373.51		0.0000	0.0000	0.1744
\$3,000,000	3.94		0.0056	0.0000	0.63		0.5418	0.0780	6.56		0.0394	0.0305	74.43		0.0155	0.0008	560.27		0.0000	0.0000	0.1093
\$4,000,000	5.25		0.0014	0.0000	0.84		0.4454	0.0641	8.74		0.0174	0.0135	99.25		0.0069	0.0003	747.03		0.0000	0.0000	0.0779
\$5,000,000	6.57		0.0004	0.0000	1.05		0.3688	0.0531	10.93		0.0084	0.0065	124.06		0.0034	0.0002	933.78		0.0000	0.0000	0.0598
\$6,000,000	7.88		0.0002	0.0000	1.26		0.3068	0.0442	13.11		0.0044	0.0034	148.87		0.0018	0.0001	1120.54		0.0000	0.0000	0.0477
\$7,000,000	9.19		0.0001	0.0000	1.47		0.2559	0.0368	15.30		0.0025	0.0019	173.68		0.0011	0.0001	1307.30		0.0000	0.0000	0.0388
\$8,000,000	10.51		0.0000	0.0000	1.68		0.2137	0.0308	17.48		0.0015	0.0012	198.49		0.0006	0.0000	1494.05		0.0000	0.0000	0.0320
\$9,000,000	11.82		0.0000	0.0000	1.90		0.1782	0.0257	19.67		0.0010	0.0008	223.30		0.0004	0.0000	1680.81		0.0000	0.0000	0.0265
\$10,000,000	13.13		0.0000	0.0000	2.11		0.1482	0.0213	21.85		0.0006	0.0005	248.11		0.0002	0.0000	1867.57		0.0000	0.0000	0.0218

Death Average Cost Per Case \$761,361  
P.T. Average Cost Per Case \$4,749,090  
P.P Average Cost Per Case \$457,620  
T.T. Average Cost Per Case \$40,304

DELAWARE  
 Excess Loss Factor Study  
 Excess Loss (Pure Premium) Factors

Loss Limitation	DE Hazard Group Excess Loss Factors								ELF adjusted for LBA's							ELF adjusted for LBA's & Risk Load							
	HG A	HG B	HG C	HG D	HG E	HG F	HG G	TCR	0.8088	HG A	HG B	HG C	HG D	HG E	HG F	HG G	HG A	HG B	HG C	HG D	HG E	HG F	HG G
	(1) Pg2	(2) Pg3	(3) Pg4	(4) Pg5	(5) Pg6	(6) Pg7	(7) Pg8	(8) (1)*TCR	(9) (2)*TCR	(10) (3)*TCR	(11) (4)*TCR	(12) (5)*TCR	(13) (6)*TCR	(14) (7)*TCR	(15)	(16) Columns (8)-(14) + 0.005 (Max Adj = 1/2 ELF)	(17)	(18)	(19)	(20)	(21)		
\$10,000	0.890	0.906	0.906	0.919	0.928	0.943	0.960	0.720	0.733	0.733	0.743	0.751	0.763	0.776	0.725	0.738	0.738	0.748	0.756	0.768	0.781		
\$15,000	0.862	0.882	0.882	0.898	0.909	0.927	0.947	0.697	0.713	0.713	0.726	0.735	0.750	0.766	0.702	0.718	0.718	0.731	0.740	0.755	0.771		
\$20,000	0.840	0.860	0.862	0.879	0.892	0.913	0.934	0.679	0.696	0.697	0.711	0.721	0.738	0.755	0.684	0.701	0.702	0.716	0.726	0.743	0.760		
\$25,000	0.820	0.844	0.844	0.863	0.877	0.898	0.924	0.663	0.683	0.683	0.698	0.709	0.726	0.747	0.668	0.688	0.688	0.703	0.714	0.731	0.752		
\$30,000	0.800	0.827	0.829	0.848	0.863	0.887	0.915	0.647	0.669	0.670	0.686	0.698	0.717	0.740	0.652	0.674	0.675	0.691	0.703	0.722	0.745		
\$35,000	0.784	0.812	0.815	0.835	0.851	0.876	0.906	0.634	0.657	0.659	0.675	0.688	0.709	0.733	0.639	0.662	0.664	0.680	0.693	0.714	0.738		
\$40,000	0.767	0.798	0.800	0.823	0.839	0.865	0.898	0.620	0.645	0.647	0.666	0.679	0.700	0.726	0.625	0.650	0.652	0.671	0.684	0.705	0.731		
\$50,000	0.742	0.773	0.776	0.800	0.818	0.847	0.882	0.600	0.625	0.628	0.647	0.662	0.685	0.713	0.605	0.630	0.633	0.652	0.667	0.690	0.718		
\$75,000	0.689	0.724	0.728	0.752	0.774	0.806	0.844	0.557	0.586	0.589	0.608	0.626	0.652	0.683	0.562	0.591	0.594	0.613	0.631	0.657	0.688		
\$100,000	0.647	0.683	0.689	0.717	0.740	0.773	0.814	0.523	0.552	0.557	0.580	0.599	0.625	0.658	0.528	0.557	0.562	0.585	0.604	0.630	0.663		
\$125,000	0.612	0.650	0.657	0.684	0.708	0.744	0.787	0.495	0.526	0.531	0.553	0.573	0.602	0.637	0.500	0.531	0.536	0.558	0.578	0.607	0.642		
\$150,000	0.583	0.621	0.628	0.658	0.681	0.718	0.764	0.472	0.502	0.508	0.532	0.551	0.581	0.618	0.477	0.507	0.513	0.537	0.556	0.586	0.623		
\$175,000	0.556	0.595	0.604	0.632	0.659	0.695	0.742	0.450	0.481	0.489	0.511	0.533	0.562	0.600	0.455	0.486	0.494	0.516	0.538	0.567	0.605		
\$200,000	0.532	0.573	0.581	0.610	0.636	0.673	0.721	0.430	0.463	0.470	0.493	0.514	0.544	0.583	0.435	0.468	0.475	0.498	0.519	0.549	0.588		
\$225,000	0.510	0.550	0.561	0.590	0.616	0.655	0.703	0.412	0.445	0.454	0.477	0.498	0.530	0.569	0.417	0.450	0.459	0.482	0.503	0.535	0.574		
\$250,000	0.488	0.529	0.539	0.570	0.596	0.636	0.686	0.395	0.428	0.436	0.461	0.482	0.514	0.555	0.400	0.433	0.441	0.466	0.487	0.519	0.560		
\$275,000	0.467	0.510	0.520	0.553	0.580	0.620	0.669	0.378	0.412	0.421	0.447	0.469	0.501	0.541	0.383	0.417	0.426	0.452	0.474	0.506	0.546		
\$300,000	0.445	0.492	0.502	0.534	0.562	0.603	0.655	0.360	0.398	0.406	0.432	0.455	0.488	0.530	0.365	0.403	0.411	0.437	0.460	0.493	0.535		
\$325,000	0.425	0.470	0.483	0.517	0.546	0.589	0.639	0.344	0.380	0.391	0.418	0.442	0.476	0.517	0.349	0.385	0.396	0.423	0.447	0.481	0.522		
\$350,000	0.407	0.451	0.466	0.500	0.529	0.572	0.625	0.329	0.365	0.377	0.404	0.428	0.463	0.506	0.334	0.370	0.382	0.409	0.433	0.468	0.511		
\$375,000	0.389	0.434	0.448	0.485	0.514	0.558	0.611	0.315	0.351	0.362	0.392	0.416	0.451	0.494	0.320	0.356	0.367	0.397	0.421	0.456	0.499		
\$400,000	0.371	0.418	0.433	0.468	0.498	0.543	0.596	0.300	0.338	0.350	0.379	0.403	0.439	0.482	0.305	0.343	0.355	0.384	0.408	0.444	0.487		
\$425,000	0.355	0.402	0.416	0.452	0.484	0.528	0.583	0.287	0.325	0.336	0.366	0.391	0.427	0.472	0.292	0.330	0.341	0.371	0.396	0.432	0.477		
\$450,000	0.340	0.385	0.400	0.436	0.471	0.514	0.571	0.275	0.311	0.324	0.353	0.381	0.416	0.462	0.280	0.316	0.329	0.358	0.386	0.421	0.467		
\$475,000	0.323	0.370	0.387	0.422	0.455	0.501	0.557	0.261	0.299	0.313	0.341	0.368	0.405	0.451	0.266	0.304	0.318	0.346	0.373	0.410	0.456		
\$500,000	0.309	0.357	0.370	0.407	0.440	0.488	0.544	0.250	0.289	0.299	0.329	0.356	0.395	0.440	0.255	0.294	0.304	0.334	0.361	0.400	0.445		
\$600,000	0.259	0.303	0.320	0.356	0.390	0.438	0.497	0.209	0.245	0.259	0.288	0.315	0.354	0.402	0.214	0.250	0.264	0.293	0.320	0.359	0.407		
\$700,000	0.217	0.260	0.275	0.312	0.346	0.393	0.454	0.176	0.210	0.222	0.252	0.280	0.318	0.367	0.181	0.215	0.227	0.257	0.285	0.323	0.372		
\$800,000	0.183	0.225	0.239	0.273	0.307	0.355	0.415	0.148	0.182	0.193	0.221	0.248	0.287	0.336	0.153	0.187	0.198	0.226	0.253	0.292	0.341		
\$900,000	0.155	0.194	0.207	0.242	0.272	0.321	0.380	0.125	0.157	0.167	0.196	0.220	0.260	0.307	0.130	0.162	0.172	0.201	0.225	0.265	0.312		
* \$1,000,000	0.1326	0.1693	0.1816	0.2132	0.2440	0.2897	0.3496	0.1072	0.1369	0.1469	0.1724	0.1973	0.2343	0.2828	0.1122	0.1419	0.1519	0.1774	0.2023	0.2393	0.2878		
\$2,000,000	0.0647	0.0840	0.0913	0.1113	0.1310	0.1657	0.2105	0.0523	0.0679	0.0738	0.0900	0.1060	0.1340	0.1703	0.0573	0.0729	0.0788	0.0950	0.1110	0.1390	0.1753		
\$3,000,000	0.0423	0.0547	0.0599	0.0736	0.0874	0.1141	0.1496	0.0342	0.0442	0.0484	0.0595	0.0707	0.0923	0.1210	0.0392	0.0492	0.0534	0.0645	0.0757	0.0973	0.1260		
\$4,000,000	0.0309	0.0396	0.0436	0.0542	0.0649	0.0855	0.1147	0.0250	0.0320	0.0353	0.0438	0.0525	0.0692	0.0928	0.0300	0.0370	0.0403	0.0488	0.0575	0.0742	0.0978		
\$5,000,000	0.0237	0.0313	0.0343	0.0426	0.0512	0.0678	0.0919	0.0192	0.0253	0.0277	0.0345	0.0414	0.0548	0.0743	0.0242	0.0303	0.0327	0.0395	0.0464	0.0598	0.0793		
\$6,000,000	0.0192	0.0252	0.0281	0.0350	0.0417	0.0559	0.0762	0.0155	0.0204	0.0227	0.0283	0.0337	0.0452	0.0616	0.0205	0.0254	0.0277	0.0333	0.0387	0.0502	0.0666		
\$7,000,000	0.0163	0.0213	0.0232	0.0292	0.0354	0.0472	0.0650	0.0132	0.0172	0.0188	0.0236	0.0286	0.0382	0.0526	0.0182	0.0222	0.0238	0.0286	0.0336	0.0432	0.0576		
\$8,000,000	0.0139	0.0179	0.0202	0.0252	0.0305	0.0408	0.0563	0.0112	0.0145	0.0163	0.0204	0.0247	0.0330	0.0455	0.0162	0.0195	0.0213	0.0254	0.0297	0.0380	0.0505		
\$9,000,000	0.0117	0.0156	0.0174	0.0217	0.0266	0.0356	0.0493	0.0095	0.0126	0.0141	0.0176	0.0215	0.0288	0.0399	0.0143	0.0176	0.0191	0.0226	0.0265	0.0338	0.0449		
\$10,000,000	0.0101	0.0137	0.0153	0.0192	0.0234	0.0316	0.0440	0.0082	0.0111	0.0124	0.0155	0.0189	0.0256	0.0356	0.0123	0.0161	0.0174	0.0205	0.0239	0.0306	0.0406		

\* Excess ratios for loss limits above \$1,000,000 are calculated by applying the relativities from exhibit III to the excess ratios at \$1,000,000.

DELAWARE  
EXCESS LOSS FACTOR STUDY  
PROPOSED EFFECTIVE DATE: 12/1/13  
Excess Loss (Pure Premium) Factors

Per Accident Limit	2013 Excess Loss Factors*							2012 Excess Loss Factors							Percentage Change						
	A	B	C	D	E	F	G	A	B	C	D	E	F	G	A	B	C	D	E	F	G
\$10,000	0.725	0.738	0.738	0.748	0.756	0.768	0.781	0.714	0.730	0.736	0.741	0.753	0.769	0.777	1.5%	1.1%	0.3%	0.9%	0.4%	-0.1%	0.5%
\$15,000	0.702	0.718	0.718	0.731	0.740	0.755	0.771	0.689	0.709	0.718	0.722	0.736	0.755	0.765	1.9%	1.3%	0.0%	1.2%	0.5%	0.0%	0.8%
\$20,000	0.684	0.701	0.702	0.716	0.726	0.743	0.760	0.669	0.692	0.700	0.706	0.722	0.744	0.755	2.2%	1.3%	0.3%	1.4%	0.6%	-0.1%	0.7%
\$25,000	0.668	0.688	0.688	0.703	0.714	0.731	0.752	0.653	0.676	0.686	0.692	0.709	0.733	0.746	2.3%	1.8%	0.3%	1.6%	0.7%	-0.3%	0.8%
\$30,000	0.652	0.674	0.675	0.691	0.703	0.722	0.745	0.638	0.661	0.672	0.680	0.698	0.723	0.737	2.2%	2.0%	0.4%	1.6%	0.7%	-0.1%	1.1%
\$35,000	0.639	0.662	0.664	0.680	0.693	0.714	0.738	0.623	0.649	0.661	0.668	0.686	0.714	0.729	2.6%	2.0%	0.5%	1.8%	1.0%	0.0%	1.2%
\$40,000	0.625	0.650	0.652	0.671	0.684	0.705	0.731	0.610	0.637	0.649	0.658	0.676	0.705	0.721	2.5%	2.0%	0.5%	2.0%	1.2%	0.0%	1.4%
\$50,000	0.605	0.630	0.633	0.652	0.667	0.690	0.718	0.588	0.617	0.631	0.637	0.658	0.689	0.707	2.9%	2.1%	0.3%	2.4%	1.4%	0.1%	1.6%
\$75,000	0.562	0.591	0.594	0.613	0.631	0.657	0.688	0.543	0.575	0.589	0.598	0.621	0.655	0.676	3.5%	2.8%	0.8%	2.5%	1.6%	0.3%	1.8%
\$100,000	0.528	0.557	0.562	0.585	0.604	0.630	0.663	0.510	0.541	0.558	0.566	0.591	0.627	0.649	3.5%	3.0%	0.7%	3.4%	2.2%	0.5%	2.2%
\$125,000	0.500	0.531	0.536	0.558	0.578	0.607	0.642	0.481	0.515	0.531	0.540	0.564	0.604	0.626	4.0%	3.1%	0.9%	3.3%	2.5%	0.5%	2.6%
\$150,000	0.477	0.507	0.513	0.537	0.556	0.586	0.623	0.457	0.490	0.508	0.517	0.542	0.581	0.605	4.4%	3.5%	1.0%	3.9%	2.6%	0.9%	3.0%
\$175,000	0.455	0.486	0.494	0.516	0.538	0.567	0.605	0.435	0.469	0.487	0.497	0.522	0.562	0.587	4.6%	3.6%	1.4%	3.8%	3.1%	0.9%	3.1%
\$200,000	0.435	0.468	0.475	0.498	0.519	0.549	0.588	0.415	0.450	0.469	0.478	0.503	0.545	0.569	4.8%	4.0%	1.3%	4.2%	3.2%	0.7%	3.3%
\$225,000	0.417	0.450	0.458	0.482	0.503	0.534	0.574	0.397	0.431	0.451	0.460	0.487	0.529	0.554	5.0%	4.4%	1.6%	4.8%	3.3%	0.9%	3.6%
\$250,000	0.400	0.433	0.441	0.466	0.487	0.519	0.560	0.378	0.415	0.434	0.445	0.472	0.515	0.541	5.8%	4.3%	1.6%	4.7%	3.2%	0.8%	3.5%
\$275,000	0.382	0.417	0.426	0.452	0.474	0.506	0.546	0.361	0.398	0.419	0.430	0.457	0.501	0.527	5.8%	4.8%	1.7%	5.1%	3.7%	1.0%	3.6%
\$300,000	0.365	0.401	0.411	0.437	0.460	0.493	0.534	0.344	0.382	0.403	0.416	0.443	0.487	0.514	6.1%	5.0%	2.0%	5.0%	3.8%	1.2%	3.9%
\$325,000	0.349	0.385	0.396	0.423	0.447	0.481	0.522	0.329	0.366	0.388	0.401	0.430	0.473	0.501	6.1%	5.2%	2.1%	5.5%	4.0%	1.7%	4.2%
\$350,000	0.334	0.370	0.382	0.409	0.433	0.468	0.510	0.313	0.352	0.373	0.387	0.417	0.460	0.489	6.7%	5.1%	2.4%	5.7%	3.8%	1.7%	4.3%
\$375,000	0.320	0.356	0.367	0.397	0.421	0.456	0.499	0.299	0.338	0.360	0.373	0.404	0.448	0.477	7.0%	5.3%	1.9%	6.4%	4.2%	1.8%	4.6%
\$400,000	0.305	0.343	0.354	0.384	0.408	0.444	0.487	0.286	0.325	0.346	0.361	0.391	0.436	0.465	6.6%	5.5%	2.3%	6.4%	4.3%	1.8%	4.7%
\$425,000	0.292	0.329	0.341	0.372	0.396	0.432	0.477	0.272	0.312	0.334	0.348	0.378	0.425	0.454	7.4%	5.4%	2.1%	6.9%	4.8%	1.6%	5.1%
\$450,000	0.279	0.316	0.329	0.359	0.384	0.421	0.466	0.260	0.299	0.321	0.336	0.366	0.413	0.442	7.3%	5.7%	2.5%	6.8%	4.9%	1.9%	5.4%
\$475,000	0.266	0.305	0.316	0.347	0.373	0.410	0.456	0.248	0.287	0.310	0.324	0.355	0.402	0.432	7.3%	6.3%	1.9%	7.1%	5.1%	2.0%	5.6%
\$500,000	0.255	0.294	0.304	0.334	0.361	0.400	0.445	0.236	0.276	0.298	0.312	0.344	0.391	0.421	8.1%	6.5%	2.0%	7.1%	4.9%	2.3%	5.7%
\$600,000	0.214	0.250	0.264	0.293	0.320	0.361	0.407	0.198	0.236	0.259	0.271	0.304	0.351	0.384	8.1%	5.9%	1.9%	8.1%	5.3%	2.8%	6.0%
\$700,000	0.181	0.215	0.227	0.257	0.285	0.324	0.372	0.165	0.203	0.224	0.237	0.269	0.316	0.347	9.7%	5.9%	1.3%	8.4%	5.9%	2.5%	7.2%
\$800,000	0.153	0.187	0.198	0.226	0.253	0.292	0.341	0.141	0.175	0.195	0.208	0.236	0.286	0.318	8.5%	6.9%	1.5%	8.7%	7.2%	2.1%	7.2%
\$900,000	0.130	0.162	0.172	0.201	0.225	0.265	0.312	0.120	0.151	0.172	0.183	0.212	0.259	0.289	8.3%	7.3%	0.0%	9.8%	6.1%	2.3%	8.0%
\$1,000,000	0.1122	0.1419	0.1519	0.1774	0.2023	0.2393	0.2878	0.1024	0.1338	0.1522	0.1622	0.1894	0.2359	0.2663	9.6%	6.1%	-0.2%	9.4%	6.8%	1.4%	8.1%
\$2,000,000	0.0573	0.0729	0.0788	0.0950	0.1110	0.1390	0.1753	0.0522	0.0686	0.0789	0.0870	0.1042	0.1382	0.1636	9.8%	6.3%	-0.1%	9.2%	6.5%	0.6%	7.2%
\$3,000,000	0.0392	0.0492	0.0534	0.0645	0.0757	0.0973	0.1260	0.0355	0.0463	0.0537	0.0599	0.0725	0.0988	0.1210	10.4%	6.3%	-0.6%	7.7%	4.4%	-1.5%	4.1%
\$4,000,000	0.0300	0.0370	0.0403	0.0488	0.0575	0.0742	0.0978	0.0271	0.0352	0.0406	0.0459	0.0559	0.0768	0.0959	10.7%	5.1%	-0.7%	6.3%	2.9%	-3.4%	2.0%
\$5,000,000	0.0242	0.0303	0.0327	0.0395	0.0464	0.0598	0.0793	0.0223	0.0287	0.0328	0.0372	0.0454	0.0628	0.0792	8.5%	5.6%	-0.3%	6.2%	2.2%	-4.8%	0.1%
\$6,000,000	0.0205	0.0254	0.0277	0.0333	0.0387	0.0502	0.0666	0.0192	0.0243	0.0277	0.0312	0.0383	0.0531	0.0675	6.8%	4.5%	0.0%	6.7%	1.0%	-5.5%	-1.3%
\$7,000,000	0.0182	0.0222	0.0238	0.0286	0.0336	0.0432	0.0576	0.0166	0.0209	0.0243	0.0272	0.0330	0.0459	0.0586	9.6%	6.2%	-2.1%	5.1%	1.8%	-5.9%	-1.7%
\$8,000,000	0.0162	0.0195	0.0213	0.0254	0.0297	0.0380	0.0505	0.0149	0.0189	0.0215	0.0240	0.0292	0.0406	0.0520	8.7%	3.2%	-0.9%	5.8%	1.7%	-6.4%	-2.9%
\$9,000,000	0.0143	0.0176	0.0191	0.0226	0.0265	0.0338	0.0449	0.0131	0.0170	0.0192	0.0215	0.0262	0.0361	0.0466	9.2%	3.5%	-0.5%	5.1%	1.1%	-6.4%	-3.6%
\$10,000,000	0.0123	0.0161	0.0174	0.0205	0.0239	0.0306	0.0406	0.0117	0.0156	0.0176	0.0196	0.0240	0.0327	0.0421	5.1%	3.2%	-1.1%	4.6%	-0.4%	-6.4%	-3.6%

\* Adjusted